

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:4916

ANSWERED ON:31.03.2017

Agricultural Loan

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Will the Minister of FINANCE be pleased to state:

- (a) the details of norms fixed for disbursement of agricultural loans by the Government;
- (b) the percentage of agricultural loan out of the total loan disbursed by the scheduled commercial banks during the last three years and the current year, bank/ State/ UT-wise;
- (c) whether the banks are lagging behind in achievement of their targets regarding agricultural loans during the said period and if so, the details thereof, bank and State/UT-wise;
- (d) the number of marginal and middle level farmers who failed to pay back loans taken from banks and private institutions during the said period, State/UT-wise; and
- (e) the steps being taken by the Government to provide relief to the debt ridden marginal and middle level farmers who failed to pay back loans of banks/ private institutions?

Answer

The Minister of State in the Ministry of Finance

(a): As per extant guidelines of Reserve Bank of India (RBI) on Priority Sector Lending, a target of 18 per cent of Adjusted Net Bank Credit (ANBC) or Credit Equivalent of Off-Balance Sheet Exposure (CEOBE), whichever is higher, has been prescribed to Domestic Scheduled Commercial Banks (excluding Regional Rural Banks) for lending to Agriculture. Further, Government fixes agriculture credit disbursement targets for the banking sector every year. The agriculture credit target for the year 2017-18 has been fixed at Rs. 10 lakh crore.

(b) & (c): Bank-wise and State/UT-wise details of agricultural loans disbursed by Scheduled Commercial Banks (SCBs) during the last three years and the current year as reported by Reserve Bank of India (RBI) are given in Annexure I to IV. Banks have been consistently surpassing the agriculture credit target fixed by the Government.

(d): RBI and NABARD have reported that the information/data regarding number of marginal and middle level farmers who failed to pay back loans taken from banks and private institutions during the said period, State/UT-wise is not maintained.

(e): To reduce the debt burden of farmers and increase the availability of institutional credit to them, the Government has, inter alia, taken the following major steps:

â€¢ The Government has introduced the Kisan Credit Card (KCC) Scheme, which enables farmers to purchase agricultural inputs such as seeds, fertilisers, pesticides, etc. and draw cash to satisfy their agricultural and consumption needs. The KCC Scheme has since been simplified. It has the provision of ATM enabled debit card with, inter alia, facilities of one-time documentation and built-in cost escalation in the limit, etc.

â€¢ With a view to ensuring availability of agriculture credit at a reduced interest rate of 7% p.a. to farmers, the Government of India in the Department of Agriculture, Cooperation & Farmers' Welfare implements an interest subvention scheme for short term crop loans up to Rs. 3.00 lakh. Under the said scheme, additional subvention of 3% is given to those farmers who repay their short term crop loan in time, thereby reducing the effective rate of interest to 4% p.a. for such farmers.

â€¢ RBI has issued directions for Relief Measures to be provided by respective lending institutions in areas affected by natural calamities which, inter alia, include, restructuring/rescheduling of existing crop loans and term loans, extending fresh loans, relaxed security and margin norms, moratorium, etc. These directions have been so designed that the moment calamity is declared by the concerned District Authorities they are automatically set in motion without any intervention, thus saving precious time. The benchmark for initiating relief measures by banks has also been reduced to 33% crop loss in line with the National Disaster Management Framework.

â€¢ Loan to distressed farmers indebted to non-institutional lenders is an eligible category of farm credit under the Priority Sector Lending (PSL) directions issued by RBI. This is intended to provide hassle-free institutional credit to farmers for repaying their debt to moneylenders.

â€¢ RBI has conveyed to Banks to waive margin/security requirements of agricultural loans upto Rs.1,00,000/-.

â€¢ To bring small, marginal, tenant farmers, oral lessees, etc. into the fold of institutional credit, Joint Liability Groups (JLGs) have been promoted by banks.

Annexure I to USQ 4916 for 31.03.2017
Agriculture (Indian Banks) 2013-15 - Disbursements

(No. of A/c in actual and amount in Rs."000)

Agriculture (Total Priority Sector)	Agriculture (Total Priority Sector)	Agriculture (Total Priority Sector)
2013	2014	2015
No. Of A/Cs Amount (Disbursements)	No. Of A/Cs Amount (Disbursements)	No. Of A/Cs Amount (Disbursements)
State Bank of Bikaner & Jaipur	192797 26157049 62753 1732495 166828 27953752	
State Bank of Hyderabad	276521 31603842 254105 29461175 192684 26029243	
State Bank of India	5987172 744553974 3855959 618171302 7138540 861930000	
State Bank of Mysore	165384 33506700 190921 47095667 282795 37230090	
State Bank of Patiala	66191 31935509 298279 93284896 342224 129612800	
State Bank of Travancore	1058117 96071499 1189559 104078546 1368832 103015706	
Allahabad Bank	531457 458589345 360091 79694302 425229 75629338	
Andhra Bank	1274256 113380904 1248939 126967043 1050512 115412080	
Bank of Baroda	550076 97749339 965970 169378511 1062182 193138422	
Bank of India	2283321 261127260 3102384 329193398 1939249 279489953	
Bank of Maharashtra	140046 26827129 433658 114585503 761479 68204639	
BHARATIYA MAHILA BANK LTD.	122 267207	
Canara Bank	3575039 325424116 4225369 416669998 4718113 452320926	
Central Bank of India	435221 102388184 1481164 165213199 1788173 210934945	
Corporation Bank	406074 58658739 756705 109876900 932620 150555452	
Dena Bank	131250 35836100 269415 44701104 231174 54234175	
IDBI Bank Ltd.	154182 66920487 103913 73055488 99902 67982575	
Indian Bank	1882898 145282754 2107458 155165440 2656039 181889136	
Indian Overseas Bank	1770717 341604789 2304899 354918642 2634359 382631300	
Oriental Bank of Commerce	210025 116833800 354566 129824907 732025 153395834	
Punjab and Sind Bank	41200 23378015 44025 21935657 49066 19811641	
Punjab National Bank	2047366 366313231 2443966 445261840 2920087 558190078	
Syndicate Bank	913092 121308898 939351 121923602 930808 144689177	
UCO Bank	408215 63970216 365920 73089436 344166 92345487	
Union Bank of India	721776 123280766 823305 151427407 1137176 189897450	
United Bank of India	307889 60416103 294123 49999800 271473 52996375	
Vijaya Bank	380067 53074811 499047 66954036 561897 84420844	
Axis Bank	160675 29158413 256093 127263496 347957 149214021	
Catholic Syrian Bank	167128 12385104.15 75998 5639616.22 110819 7032161	
City Union Bank	298943 18312442 397161 17112182 403461 20747534	
Development Credit Bank	4721 6337843 6899 7766722 16618 10844857	
Dhanlaxmi Bank	119887 17693800 142889 13692455 114395 12789591	
Federal Bank	167099 28000881 274472 41955392 551130 57397829	
HDFC Bank	675250 305572218 692132 328227992 699712 361564783	
ICICI Bank	882137 154996550 1130835 225292005 1256718 348772384	
Indusind Bank	683367 32404481 607207 40555651 668726 54827371	
ING Vysya Bank	24429 18564535 35912 27956347 16273 39399811	
Jammu & Kashmir Bank	66993 13893148 120207 26400616 72754 16875424	
Karnataka Bank	207108 26836246 212545 25852980 164127 22432725	
Karur Vysya Bank	548469 48397864 558127 46273800 764899 63058499	
Kotak Mahindra Bank	51599 39425778 70997 40488668 390516 39425817	
Lakshmi Vilas Bank	316570 26299188 260514 18591978 248716 18731560	
Nainital Bank	1912 673954 3460 1796356 3727 1129055	
Ratnakar Bank	227154 7718252 274092 13071433 428172 19359545	
South Indian Bank	244838 28059210 365992 42742744 408538 50954848	
Tamilnad Mercantile Bank	576108 40492928 586214 38607771 497770 28603961	
Yes Bank	390111 61641306 1131049 79367430 1810290 88091708	
TOTAL	31724847 4843057700 36178639 5262315928 43713072 6125462109	

Source: RBI

Annexure II to USQ 4916 for 31.03.2017

Agriculture (State-wise: Indian Banks) 2013-15 - Disbursements

Agriculture (Total Priority Sector) (No. of A/c in actual and amount in Rs."000)

2013 2014 2015

No. Of A/Cs Amount (Disbursements)	No. Of A/Cs Amount (Disbursements)	No. Of A/Cs Amount (Disbursements)
Andamans	2789 294465 3398 366475 5672 630769	
Andhra Pradesh	4987559 599294768.3 4755558 537869090.5 5017138 627428059	
Arunachal Pradesh	38539 5796357 10182 2101106 4537 467516	
Assam	384006 31561391 292872 21343626 287757 22273746	

Bihar 1073584 93868224 1362703 95855158 1511648 109483590
 Chandigarh 72351 29276494 19008 17304713 5245 24173903
 Chattisgarh 203209 33508130 194927 38229439 223744 41900928
 Dadra & Nagar Haveli 534 46189.4 1181 202763.7 1188 280623
 Daman & Diu 734 139421 891 358217 1227 244338
 Delhi 39365 89944317.78 63069 74479226.74 16769 155108626
 Goa 126235 23987314.44 64357 10736072.72 43952 6876002
 Gujarat 898413 388761104 1187010 236964292 1245311 267884471
 Haryana 397841 151884373.3 649255 240477476.7 758155 275700958
 Himachal Pradesh 122419 54690523 191866 37069511 228648 39547873
 Jammu & Kashmir 97522 11229054 147420 26357563 108716 21932684
 Jharkhand 536799 29531238 469501 20130414 487500 19841753
 Karnataka 2012756 281415032.5 2332690 356651242.7 2765943 431892433
 Kerala 3562030 423771357.7 3900502 402690169 4841498 490117089
 Lakshadweep 421 20444 149 8810 234 12107
 Madhya Pradesh 1397629 259549561 1739538 282797906.9 1852150 296591420
 Maharashtra 1829036 343778845.1 2471233 715294510.5 2924736 607013679
 Manipur 15847 4154448 16645 1174232 20790 1706087
 Meghalaya 37793 2248662 21430 991105 32735 1455423
 Mizoram 10375 672460 6152 340027 9293 486580
 Nagaland 30875 1887638 16203 630808 17131 988668
 Orissa 937872 75978127 815536 47513006.1 824949 73802760
 Puducherry 171263 25401778.96 207490 13129774.05 161774 12839203
 Punjab 477709 274049752.2 952103 410109108.5 1207288 497984711
 Rajasthan 884170 199692294.5 1225124 242156171.4 1787511 335607222
 Sikkim 4397 757810 4900 1223367 3713 655550
 Tamil Nadu 7476603 729369375 9000204 849210076.6 12162855 1065081227
 Tripura 57767 3427697 46305 2412660 63351 2641350
 Uttarakhand 253817 42081488 839382 96732753 406278 66182470
 Uttar Pradesh 2621879 376001553 2262215 337013171 3412992 443579076
 West Bengal 960709 254986012 907640 142391885 1270644 183049215
 Total 31724847 4843057700 36178639 5262315928 43713072 6125462109
 Source: RBI

Annexure III to USQ 4916 for 31.03.2017
 (No. of A/c in actual and amount in Rs."000)
 Agriculture 2016 - Disbursement - All SCBs
 Bank Name Disbursement during the year
 No. of A/cs Amount disbursed
 State Bank of Bikaner & Jaipur 709099 122298802.39
 State Bank of Hyderabad 260110 37535430.81
 State Bank of India 11601324 1568757291.00
 State Bank of Mysore 292036 67906902.15
 State Bank of Patiala 275069 135020015.00
 State Bank of Travancore 848610 56811615.00
 SBI and its Associates 13986248 1988330056.35
 Allahabad Bank 707702 95998285.00
 Andhra Bank 2371025 191108444.80
 Bank of Baroda 1035031 187965350.00
 Bank of India 1922086 272530703.82
 Bank of Maharashtra 388953 70280449.26
 BHARATIYA MAHILA BANK LTD. 783 478433.94
 Canara Bank 5030178 570179455.03
 Central Bank of India 1660735 212766884.00
 Corporation Bank 374098 56694945.00
 Dena Bank 228315 60072647.90
 IDBI Bank Ltd. 420444 67962591.12
 Indian Bank 2810714 191853067.00
 Indian Overseas Bank 1274400 389221343.00
 Oriental Bank of Commerce 541830 159602800.00
 Punjab and Sind Bank 45167 20390455.70
 Punjab National Bank 2513197 546712170.93
 Syndicate Bank 1177536 171996283.01
 UCO Bank 290172 86077403.00
 Union Bank of India 1129677 194308867.17
 United Bank of India 267496 63727043.24
 Vijaya Bank 703393 78670065.86
 Nationalised Banks 24892932 3688597688.78

Axis Bank 428739 60041374.21
 BANDHAN BANK LIMITED 2219935 78234760.27
 Catholic Syrian Bank 134581 9760409.06
 City Union Bank 404918 24803851.21
 Development Credit Bank 26845 12318388.30
 Dhanlaxmi Bank 120794 12225537.00
 Federal Bank 569005 81157149.72
 HDFC Bank 1314474 459830790.75
 ICICI Bank 1363947 411430103.25
 IDFC BANK LIMITED 38799 675390.76
 Indusind Bank 1080170 83185102.13
 Jammu & Kashmir Bank 84128 49556471.00
 Karnataka Bank 169837 25729754.00
 Karur Vysya Bank 618165 57624047.41
 Kotak Mahindra Bank 684858 94481948.87
 Lakshmi Vilas Bank 238462 27251188.00
 Nainital Bank 2207 835914.41
 Ratnakar Bank 405946 24204420.00
 South Indian Bank 576159 71243165.82
 Tamilnad Mercantile Bank 549207 48343881.70
 Yes Bank 2973534 105527741.55
 Private Sector Banks 14004710 1738461389.42
 Foreign Banks 22145 55344192.08
 Total 52906035 7470733326.63
 Source: RBI

Annexure IV to USQ 4916 for 31.03.2017
 Agriculture 2016 - Disbursement - All SCBs -Statewise
 (No. of A/c in actual and amount in Rs."000)
 Disbursement during the year
 Sr. No State No. of A/cs Amount disbursed
 1 Andamans 7918 940197.92
 2 Andhra Pradesh 6245232 688353325.92
 3 Arunachal Pradesh 4803 1022987.28
 4 Assam 683700 43090345.76
 5 Bihar 2965512 140267624.19
 6 Chandigarh 8930 22847181.41
 7 Chattisgarh 346203 70024407.35
 8 Dadra & Nagar Haveli 1245 241457.99
 9 Daman & Diu 1555 355628.18
 10 Delhi 31012 166653716.74
 11 Goa 42195 7169634.11
 12 Gujarat 1508112 375366694.91
 13 Haryana 778979 344151364.93
 14 Himachal Pradesh 251123 45848797.40
 15 Jammu & Kashmir 130072 56736628.22
 16 Jharkhand 516135 24691670.75
 17 Karnataka 2676625 508929308.46
 18 Kerala 4275400 458343313.45
 19 Lakshadweep 511 30129.00
 20 Madhya Pradesh 2479685 330561695.11
 21 Maharashtra 3336316 697029640.42
 22 Manipur 21797 2541009.52
 23 Meghalaya 26750 1633094.99
 24 Mizoram 9800 428865.51
 25 Nagaland 20153 1370146.43
 26 Orissa 1030901 126237454.91
 27 Puducherry 145582 13913921.11
 28 Punjab 1098447 537787237.59
 29 Rajasthan 2600549 461038344.54
 30 Sikkim 6730 950528.97
 31 Tamil Nadu 11408990 1153109616.97
 32 Telangana 2069876 297483822.93
 33 Tripura 164641 6465266.81
 34 Uttarakhand 333112 68915744.02
 35 Uttar Pradesh 4124547 500289749.72
 36 West Bengal 3552897 315912773.11
 TOTAL 52906035 7470733326.63
 Source: RBI

